

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:	)	Case No. 22-21354-CMB
Brad R. Swisher	)	Chapter 13
Lisa M. Swisher	)	
Debtor(s)	)	
	)	
Ronda J. Winnecour, Chapter 13 Trustee	)	Related to Doc. 29 , 33
Movant(s)	)	
vs.	)	
	)	
Brad R. Swisher	)	<b>ENTERED BY DEFAULT</b>
Lisa M. Swisher	)	
Respondent(s)	)	

**ORDER OF COURT**

AND NOW, this 15th day of February, 2023, upon consideration of the foregoing CHAPTER 13 TRUSTEE'S OBJECTION TO DEBTORS' AMENDED EXEMPTIONS, and any responses thereto, it is hereby ORDERED that:

- (a) The claimed exemption under 11 U.S.C. §522(d)(5) in the amount of "100%" in "Inheritance from Debtor's deceased parent" is disallowed; and
- (b) The claimed exemption under 11 U.S.C. §522(d)(12) in the Horace Mann Account in the scheduled amount of \$46,009.00, and in the IRA: Horace Mann Account in the scheduled amount of \$45,000.00, are disallowed.

  
U.S. BANKRUPTCY JUDGE **dmr**

FILED  
2/15/23 10:50 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDP

In re:  
Brad R. Swisher  
Lisa M. Swisher  
Debtors

Case No. 22-21354-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Feb 15, 2023

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 17, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Brad R. Swisher, Lisa M. Swisher, 431 Theo Street, Derry, PA 15627-2655

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 17, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 15, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com
Charles James Grudowski	on behalf of Joint Debtor Lisa M. Swisher cjc@grudowskilaw.com admin@grudowskilaw.com
Charles James Grudowski	on behalf of Debtor Brad R. Swisher cjc@grudowskilaw.com admin@grudowskilaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

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TOTAL: 5